



# ISHKAMA GLOBAL CHANGE



## Windrush Anchor Festival

*Page 4*

## Leadership in global innovation

*Page 7*

## The journey of self-reflection

*Page 8*

## The Human Contract: A New Renaissance for Humanity

*Page 3*



Heal your Mind,  
Body & Soul

 @Ishkama

 @ishkama\_igc

 @Ishkama1

[www.ishkama.co.uk](http://www.ishkama.co.uk)



**Dr. Amb. Abhnash K Bains**  
CEO and Founder –  
IGC/ Ishkama Ltd

life into this publication, transforming it into a platform that inspires, informs, and connects.

I had the privilege of attending the Lions International District 105A Convention, where I was honored to meet dedicated and inspiring fellow Lions, all united by a shared commitment to serving our communities. It was a pleasure to reconnect with old friends, especially PID Elisabeth Haderer and PDG Maria Sterczewska from Poland and to make new friends.



**Lion Vinod Pankhania, PDG Abhnash K Bains, DG Kadambari Shah, PDG Parveen Verma and Elisabeth Haderer**

## From the Founder's Desk



**PDG Ramesh Parmer,  
PDG Abhnash K Bains,  
PDG Lions Suresh  
and PDG Maria  
Sterczewska**

It was also a pleasure to attend The Extraordinary Achievers Charity Award Event, a testament to the power of unity and

the incredible impact of charitable contributions in our society founded by my lovely friend Lady (Dr) Waynett. This prestigious event recognized and celebrated excellence and was truly inspiring.

We are proud to share that Ishkama Ltd. has been honored at the esteemed Extraordinary Achievers Awards. This recognition is a reflection of the dedication, teamwork, and resilience of everyone associated with Ishkama Ltd.

Another highlight of the month was the honor of serving as the Guest of Honour at the London Organisation of Skills Development Ltd. (LOSD) and to be featured in the book launch, "Inspiring Journey of a Woman," at the University of Cambridge. The experience was deeply moving, and it was a privilege to celebrate such a poignant and empowering publication.

Looking ahead, we are thrilled to announce two major upcoming events!

The IGC Business Summit 2025 was held on 22nd March at Anglia Ruskin University, Cambridge. This promises to be an extraordinary gathering of innovation, collaboration, and networking!

Mark your calendars for our IGC Business Annual Convention, which will be held in the breathtaking Trinidad and Tobago from 17th to 20th July 2025.

This month, we joyfully celebrated International Women's Day, honoring the strength, resilience, and achievements of women worldwide. Additionally, as the holy month of Ramadan begins, we reflect on its teachings of compassion, gratitude, and unity.

To all our supporters: thank you for being part of this incredible journey. If you would like to join the fastest-growing business and social network, we invite you to connect with us. Whether you wish to be a speaker at IGC Synergy Sessions, share your story on Ishkama Radio, or contribute an article to IGC Magazine, we warmly welcome you to join hands with us.

Together, let us continue to inspire and build a stronger, united community.

**"Promoting Unity "**



# Letter from the Chief Editor

Being featured in "The Inspiring Journey of a Woman," a book launched on March 9th by The London Organisation of Skills Development, was an incredibly moving experience. I am truly thankful to Prof. Dr. Parin Somani for this honor and also for having me as a Special guest.



Organizing the IGC Business Summit was a significant undertaking that required extensive planning. Following the success of the IGC Beauties event in Colchester, we aimed to create something beneficial for students. After discussing our ideas with our Founder and CEO, Prof. Dr. Abhnash Bains, she concurred that prioritizing students was essential. IGC is committed to advancing the Sustainable Development Goals (SDGs), and this event presented a valuable opportunity to connect education with employment.

**About IGC and Ishkama-**  
Ishkama Global Change came into existence first with the release of its magazine in the Year 2022.

Today it is one of the most top rated digital International Magazines with over 650,000 readers. Driven by empowerment, the company mission is to provide global platforms, services, and support that facilitate personal growth, community impact,

and equality worldwide.

**Ishkama is dedicated to empowering individuals to contribute meaningfully to their own development and the betterment of society. The vision at Ishkama is to create a world where connections empower and where every individual can thrive. It aspires to build a global community where unity, growth, and positive change intersect, shaping a future where each person achieves their fullest potential.**

The IGC Business Summit aimed to create a platform for students to secure internships and apprenticeships while allowing businesses to find eager candidates for training and employment. This event was designed to bridge the gap between education and the workforce by linking employers with students, thereby establishing a talent pipeline of skilled, job-ready individuals. The initiative sought to



*Dr. Amb Minakshi Koch  
Vice CEO, IGC*

promote collaboration between educational institutions and employers, equipping the next generation with the necessary skills for sustainable careers and enhancing business productivity. Through placements, apprenticeships, and training, the program intended to cultivate a skilled and motivated workforce that meets both current and future industry needs.

We featured 9 exceptional speakers, each with over 20 years of experience across various fields.

Our aim was for the students to have a rewarding experience that would unlock significant opportunities for them.



**IGC Business Summit, 2025- Nurbanu Somani, Latha Balne, Renita Fernandes, Des O' Connor, Dr. Tisha Patel, Prof. Mark Bentley, Sreya Menon Dileepan, Om Kumar Joshi, Dr. Jaya Sajani, Prof. Dr. Parin Somani, Prof. Dr. Abhnash K Bains**

# The Human Contract: A New renaissance for humanity



MARIA DOLORES

well-being of our shared world.

## A Vision for Humanity

We envision a world where personal health, relationships, and our identity as humans are healing and thriving. This is more than an ideal—it is a movement to foster dignity, compassion, and integrity in how we live, work, and interact.

Our mission is to build a global movement that strengthens our physical and mental health, relationships, and moral courage. By recognizing both human rights and responsibilities, we can create a world where equal human worth is honored, and our future is shaped by wisdom, not division.

## The Seven Principles of The Human Contract

At its core, The Human Contract is an agreement we make with ourselves, each other, and the world. It is built on seven principles that define our birthrights and guide us toward maturity and responsibility:

1. **Body** – We have the right to our body and the responsibility to care for it and respect others'.
2. **Emotion** – We have the right to all emotions and the responsibility to strive for maturity, transforming them into clarity and wisdom.
3. **Thought** – We have the right to all thoughts and the responsibility to seek broader perspectives and peaceful thinking.
4. **Power** – We have the right to personal power and the responsibility to use it wisely, balancing freedom with integrity.
5. **Communication** – We have the right to express ourselves and the responsibility to engage in dialogue with dignity and compassion.
6. **Life** – We have the right to our way of life and the responsibility to respect others' ways of life and all lifeforms.

7. **Unity** – We have the right to a just world and the responsibility to stand together with moral courage.

These principles are more than ideals—they are the foundation of a mature, thriving humanity – our human constitution!

## A New Renaissance: The Time is Now

Humanity stands at a crossroads. We have unprecedented technology, knowledge, and resources, yet we also face deepening polarization, environmental crises, and conflicts.

The solution is not just innovation—it is wisdom.

Just as the historical Renaissance was a rebirth of art, science, and human potential, The Human Contract sparks a cultural and intellectual awakening, leading to a healthier, more peaceful, and mature humanity.

This New Renaissance is about evolution, not repetition. It is about stepping beyond fear and division, embracing our shared humanity, and recognizing that real change begins within us—in our thoughts, emotions, actions, and relationships.

## A Call to Action: The Choice is Ours

The Human Contract is not a set of imposed rules—it is an invitation.

Every individual has the choice to embody these principles and be part of this movement. Through storytelling, education, and global initiatives, The Human Contract Foundation is igniting conversations and uniting leaders, thinkers, and everyday people who share the vision of a world shaped by wisdom, dignity, and responsibility.

The time for division is over.

The time for maturity, unity, and conscious evolution is now.

Join us in writing this new chapter for humanity.

**The Human Contract is here. The choice is yours**





## Windrush Anchor Festival



**RUDI PAGE, FOUNDER**

WINDRUSH ANCHOR HERITAGE  
EDUCATION PROGRAMME &  
WINDRUSH ANCHOR FESTIVAL  
<https://www.pointsoflight.gov.uk/windrush-anchor-heritage-education-programme/>

enrichment, dialogues on memories from England and legal status, health and wellbeing awareness, space pathways ecosystem and sustainable development activities within the UK, Jamaica and the USA.

There is a genuine interest, particularly from people who have close family members living and studying abroad and those who have managed to return after a lifetime abroad and investment in Jamaica.

The Windrush Anchor Festival in collaboration with Let's Talk Under the Reggae Tree Foundation, USA takes place in Jamaica between 17th May - 7th June 2025.

The Windrush Anchor Festival catalysed the national committee organising the Windrush 75 celebrations in Jamaica and has evolved into an international event held in Jamaica every May. This festival includes a variety of initiatives such as cultural heritage, educational

While some may not fully grasp the depth of the contributions of their relatives and friends, these events encourage dialogue and provide educational and knowledge-sharing platforms to increase awareness and shared cultural and historical understanding of the challenges they overcame and their achievements abroad.

These activities are a unique collaboration between descendants with professional experience and families (UK, Jamaica and USA) to honour the legacy of the Windrush generations, emphasising their significant contributions to society and fostering a deeper understanding of their generational journey.

The Windrush Anchor Festival (WAF) is an extension of the Windrush Anchor Heritage Education Programme (WAHEP). Its goal is to promote cultural heritage education, foster institutional partnerships, and uphold the anchor as a significant metaphor for the period spanning 100 years (1948-2048).

This symbolises the Hope, Strength, and Belonging of the Windrush Generations and their descendants.

Central to this is the concept of 'Passing the Baton', representing a generational mission to transfer collective responsibilities and preserve a shared heritage through leadership connectivity, resource management, and sustainability.



## Bridging the gap: From education to employment through community, inclusion, and mentorship!



MAYURI PATEL

A management accountant at East Suffolk and North Essex NHS Foundation Trust and a proud Fellow Member of AAT. Alongside my professional role, I've dedicated over 25 years to community work, supporting education, health, and social welfare initiatives – because I truly believe that strong communities build strong futures.

The gap between education and employment is something many of us have either experienced or witnessed. While education equips us with knowledge, stepping into the world of work often demands more than just qualifications – it requires practical skills, resilience, and, most importantly, a support network.

My own journey reflects this reality. Migrating to the UK and adapting to a new environment wasn't easy. I had my qualifications, but I quickly realised that was only the first step. What truly shaped my career was getting involved in my community, finding mentors, and gaining real-world experience. These opportunities built my confidence and opened doors I never thought possible.

So, how do we bridge this gap for others?

**1. Strengthening Partnerships:** Collaboration is key. When educational institutions, employers, and community organisations work together, we create meaningful opportunities for students – through internships, apprenticeships, and volunteer work – giving them the hands-on experience they need.

**2. Inclusive Opportunities:** As an Inclusion and Diversity ambassador for the NHS East of England Finance Academy, I've seen first-hand how vital it is to create pathways for marginalised groups. Progress happens when everyone, regardless of their background, has an equal chance to succeed.

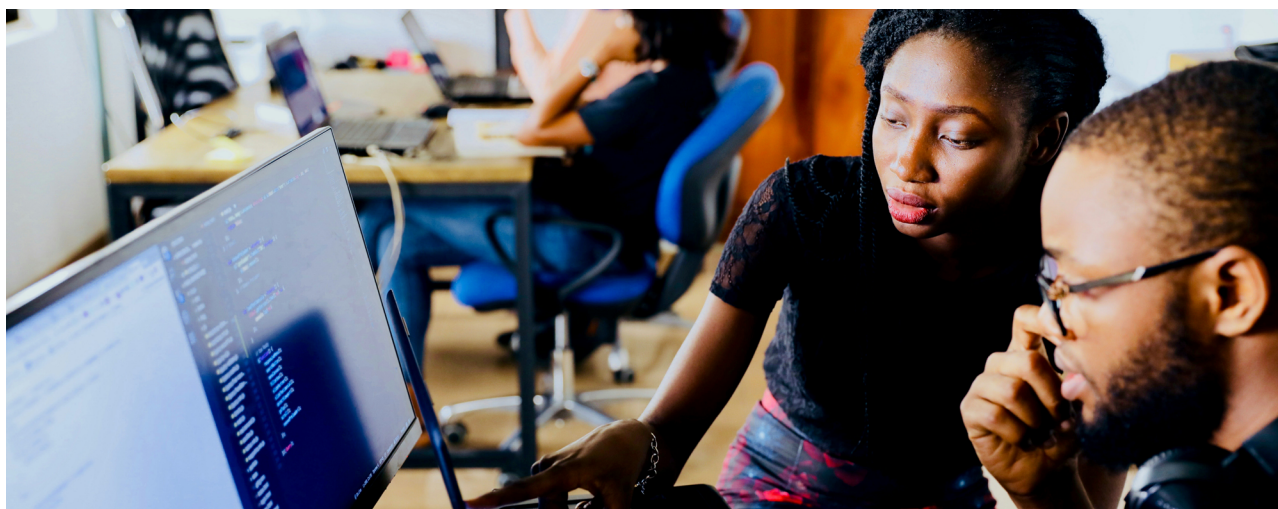
**3. Financial and Career Literacy:** Knowledge goes beyond the classroom. Equipping young people with financial planning skills, job application strategies, and an understanding of workplace expectations helps them transition confidently from education to employment.

**4. Mentorship and Support:** I wouldn't be standing here today without the mentors who guided me – and I now pay that forward by supporting others. Mentorship provides the advice, encouragement, and direction that can change someone's career path entirely.

Recently, I had the privilege of attending the IGC Business Summit on the 18th of February. It was an inspiring experience – listening to remarkable speakers, exchanging ideas, and learning how we can all contribute to closing the gap between education and employment. The summit reinforced a powerful message: bridging this gap isn't a solo effort – it's a shared responsibility.

Ultimately, this is about nurturing talent, fostering inclusivity, and building strong support systems beyond the classroom.

I'm truly honoured to be part of this conversation and I look forward to working with all of you – educators, employers, and community leaders – to create a future where education leads to opportunity and employment fuels success.





## Founder of The Celebrity club of India!



**DR. HARVINDER MANKKAR**

are some of the notable achievements that have set him apart in various spheres.

### Entertainment Industry Pioneer

As the creative genius behind the popular cartoon series Motu Patlu, Dr. Harvinder Mankkar's innovative storytelling and animation have captured the hearts of audiences globally. His expertise as both a writer and cartoonist has given rise to a beloved show that entertains millions of children and families. But his achievements in the entertainment industry do not end there; he has also written and directed over 22,000 books and several TV fiction series, demonstrating an unparalleled ability to weave compelling narratives.

### Film Direction and Production

Dr. Mankkar's influence extends into the realm of cinema, where his directorial works like Dark Mirror, Khoj, Icy and Spicy, Panchrangi Fukre, Hollywood films like Samsara, Asian Tales, World Tales and Yes I'm Reshma Glime have garnered attention for their creative depth and unique perspectives. His films have been celebrated for their thought-provoking themes and ability to engage diverse audiences, further establishing his status as a visionary director in the film industry.

### Motivational Speaking

A respected motivational speaker, Dr. Mankkar has touched the lives of countless individuals through his insightful talks. His words inspire and guide people to achieve their dreams and overcome challenges. With his deep understanding of human potential, he encourages his audience to cultivate resilience and perseverance, making his speeches a source of empowerment for many.

### Philanthropy and Social Work

Dr. Mankkar's commitment to social causes is reflected in his role as the founder and president of the Celebrity Club of India. The club, with a membership of over 5,000, brings together artists, celebrities, and public figures who are united by a common goal: serving the community. Through selfless initiatives (sewa bhawna), the club channels the collective efforts of its members to create positive change and uplift marginalized communities.

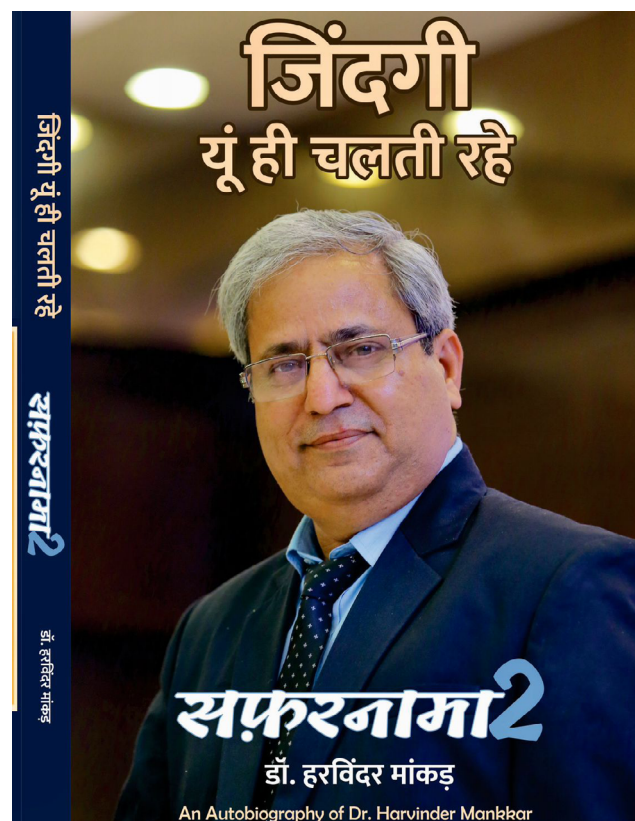
### Honours and Recognition

Dr. Mankkar's contributions have been recognized at various levels, including an honorary doctorate for his outstanding achievements. His legacy as a creative force, social worker, and leader continues to inspire those who follow his footsteps. His work transcends traditional boundaries, offering new paradigms for creativity, social responsibility, and personal growth.

### A Visionary Leader

Dr. Mankkar's ability to innovate and inspire across multiple fields is a testament to his versatility and dedication. His leadership in both creative and social arenas demonstrates his commitment to making a lasting impact, not only through entertainment but also by nurturing a spirit of giving and community building. Whether through his artistic works or his philanthropic efforts, Dr. Harvinder Mankkar remains a remarkable and influential figure in today's world.

In conclusion, Dr. Harvinder Mankkar's contributions to the fields of entertainment, cinema, motivation, and social service have set him apart as a trailblazer. His unwavering dedication and exceptional talent continue to inspire and influence many, shaping the future of not only the entertainment industry but also the larger society.



## Leadership in global innovation



AMAN KUMAR SINGH

Distinguished public relations and government affairs specialist Aman Kumar Singh has received a 2025 Global Recognition Award for exceptional achievements across multiple disciplines. Technological innovation and diplomatic excellence have marked Singh's career throughout his engagement with international organizations and government agencies. Recognition of his accomplishments stems from successfully implementing cross-border initiatives that have strengthened global partnerships while advancing sustainable development goals.



### Leadership in Global Innovation

Management of the ISRO and Orbitx India Aerospace reusable launch vehicle technology program demonstrates Singh's expertise in coordinating complex international projects. Technical innovation and strategic planning have enabled successful outcomes across multiple aerospace initiatives under his guidance. Implementation of new methodologies for cross-team collaboration has resulted in significant improvements to project efficiency and technological advancement.

"Strategic partnerships advance technology while serving society's needs," notes Singh, reflecting on his collaborative approach to project management. Developing sustainable solutions through carefully considering stakeholder needs has characterized

Singh's leadership style throughout his career. Technical expertise merged with diplomatic skills has allowed Singh to navigate challenging international relationships while maintaining project momentum.

### Sustainable Development Initiatives

Contributions to the Akshay Urja Diwas platform highlight Singh's dedication to renewable energy advancement across multiple sectors. Implementing innovative policy frameworks has enabled significant progress in sustainable infrastructure development under his guidance.

Participation in the ICAO Global Forum on Environment and Rail India Forum has strengthened Singh's influence on global sustainability policies. Technical insights and practical implementation strategies have shaped his approach to international collaboration on environmental initiatives. Developing comprehensive solutions through careful analysis of complex challenges has characterized his contributions to sustainable development.

### International Excellence

Recognition from the Global Recognition Awards™ acknowledges Singh's significant impact on international collaboration in technical fields. Diplomatic finesse and technical expertise have enabled successful outcomes across multiple international projects under his leadership.

"Excellence in international collaboration defines Aman Kumar Singh's contributions to technical innovation," states Alex Sterling of Global Recognition Awards. The establishment of new standards for cross-border technical cooperation has resulted from Singh's strategic approach to project management. Integrating diverse stakeholder perspectives while maintaining project momentum has characterized his success in international initiatives.

Mr. Aman Kumar Singh has several years of experience in Public Relations

& Government Affairs (LIAISONING) with a track record of delivering successful outcomes across government liaising, international relations, diplomacy, intergovernmental organization coordination, and diplomatic relations between the Indian Government and foreign countries. Mr. Singh has been appointed as the Vice President & Asia Head for Eurasia Afro Diplomatic Relations under the Eurasia Afro Diplomatic Relations Wing of the Eurasia Afro Chamber of Commerce under the leadership of Dr. Rohit Gupta Global Chairman of Eurasia Afro Chamber of Commerce (EACC). Mr. Singh brings with him a wealth of experience in international relations, diplomacy, and strategic partnerships across Asia. He is playing a pivotal role in enhancing diplomatic relations, expanding trade opportunities, and promoting cross-cultural exchange to drive mutual growth and prosperity. He has been nominated for delegation in 8th IAA PLANETARY DEFENSE CONFERENCE SUMMIT- 2023 by UN, ESA, PDC CHAIR, UNOOSA & NASA. Mr. Singh has participated in ICAO (INTERNATIONAL CIVIL AVIATION ORGANIZATION) SPECIALIZED UNITED NATIONS AGENCY - 2024 ICAO APAC Regional Seminar on Environment (ICAO APAC ENV SEMINAR) & ICAO FACILITATION GLOBAL FORUM - 2024

He has been nominated as a WORLD PEACE ASSOCIATE - AMBASSADOR (INDIA) by WORLDPEACE TRACTS (geopolitical issues neutralization association) from ISRAEL to INDIA.

Mr. Singh worked as Official Spacecraft researcher for RLV-TD (Reusable Launch Vehicle - Technology Demonstration) project named as Atal Yaan - II Program by Orbitx India Aerospace Pvt Ltd. in collaboration with ISRO. He has been Nominated as a Global SDG Ambassador (National Secretary - Youth & Sports Affairs & Public Relations by respected Dr. Rajat Sharma (Founder & Global President) of Unity of Nations Action for Climate Change Council) UNAcce and UNAcce Board (Snr. Government Officials).



## The journey of self-reflection



MELANY CASTAGNOLO

We live in a world where it feels strange to stop for a moment and think about our own feelings, where critical thinking seems old-fashioned and forgetting about yourself is just the norm. In today's fast-paced world, we rarely take a second to check on how we feel. Critical thinking is considered outdated and it's become totally normal to forget about your own needs. Social media often shows us a picture of perfect lives, making it seem like we should be living up to these unrealistic expectations. Instead of focusing on growing as individuals, many of us get stuck in a cycle of looking for validation from others, ignoring the fact that taking care of ourselves is so important.

The pressure to be perfect has never been stronger, especially in a world where social media shows us only the best parts of people's lives. The endless stream of filtered selfies, staged moments, and "perfect" lifestyles creates a fake idea of what life is supposed to look like. It's made people, especially teenagers, measure their worth by how many likes or followers they have. But in this search for numbers, we forget the one thing that really matters: how we feel about ourselves.

However, this obsession with external validation goes beyond just social media. It extends into our everyday interactions, the pressure to live up to expectations in school, family, and society. We are constantly bombarded by ideas of what success looks like: a perfect academic record, a flawless appearance, a "normal" family dynamic.

Society creates molds that we feel pressured to fit into, making us forget to define our own version of success and happiness. These molds don't always represent our true selves—they are often just projections of what others think is right or acceptable. We need to realize that we are not our grades, our appearance, or our social status.

Beyond the digital world and external pressures, we also face the difficulty of understanding our inner world. Often, the real struggle lies not in the expectations of others, but in our own inner dialogue. Many of us are our harshest critics, always focusing on what we could've done better or what we haven't achieved yet. This self-criticism can be paralyzing and prevent us from embracing the present moment. We live in a society that tells us to always do more, achieve more, be more. But what happens when we just pause and reflect on who we are right now? We might realize that we've been so busy chasing the next thing that we forgot to appreciate where we are in life, how far we've come, and who we've become along the way.



Self-reflection isn't about criticizing ourselves or looking for flaws—it's about appreciating where we are at

this very moment and acknowledging our strengths.

Realizing that we are allowed to make mistakes, change our minds, and take breaks is a revolutionary act in itself. We've been taught that success comes from relentless productivity and constant hustle. But what if success actually comes from moments of quiet introspection, from learning how to say no when we're overwhelmed, or from allowing ourselves time to simply be? True self-love doesn't look like the filtered, flawless images we see on social media. It looks like being kind to ourselves when we make mistakes, allowing ourselves space to rest, and giving ourselves permission to be imperfect. We need to unlearn the idea that we always have to be "on" or "perfect" in order to be worthy of love and respect.

This journey of self-reflection is not easy, and it's something we will likely struggle with throughout our lives. But that doesn't mean it's not worth it. By taking the time to reflect on who we are, what we need, and what truly matters to us, we take the first step toward creating a life that's authentically ours—not one defined by the standards of others, but by our own desires and values. We don't need to be anyone else. We don't need to live up to anyone else's expectations. We just need to focus on being the best version of ourselves, not for others, but for us.

True self-love goes beyond affirmations or fleeting moments of confidence—it is an unwavering belief in our worth that stands independent of external circumstances. It's the quiet acceptance that we do not need to be perfect, that our flaws are not burdens to hide, but parts of the human experience that shape who we are.

We are enough—not because we fit into a mold or meet a standard, but because we exist, and because we have the capacity to grow, change, and love ourselves through every season of our lives.

# Green Money & Green Finance: Investing in a sustainable future



PRIYA KAINTH

[priyaabodefinancing@yahoo.com](mailto:priyaabodefinancing@yahoo.com)

As the world shifts toward sustainability, the terms green money and green finance are becoming more significant in economic discussions. But what do they really mean?

Green money refers to funds allocated specifically for environmentally responsible investments. This includes money spent on sustainable businesses, renewable energy projects, eco-friendly infrastructure, and socially responsible investments. Consumers and investors who prioritise ethical and environmental considerations when making financial decisions are effectively engaging in green money practices.



One growing example of green money is digital banking. By reducing the need for paper-based transactions, minimising physical bank branches, and cutting down on energy-intensive infrastructure, digital banking contributes to a lower carbon footprint. Online banking, mobile payments, and contactless transactions all play a role in making financial systems more sustainable.

On a broader scale, green finance encompasses financial products and services designed to support sustainability and combat climate change. This includes green bonds, sustainability-linked loans, and government policies that encourage low-carbon investments. Green finance also plays a crucial role in eco-friendly construction projects. When building an extension or a new property, using sustainable materials—such as recycled steel, reclaimed wood, and energy-efficient insulation—reduces the carbon footprint and increases long-term energy savings. Many financial institutions now offer green mortgages or eco-loans to support the use of sustainable building materials and energy-efficient home improvements.

## Corporate Responsibility & Green Finance

Corporate companies are at the heart of driving green finance forward. Many businesses are adopting Environmental, Social, and Governance (ESG) frameworks to align their operations with sustainability goals. This includes investing in renewable energy, reducing waste, and committing to net-zero emissions targets. By issuing green bonds and securing sustainability-linked financing, companies can fund eco-friendly projects while demonstrating their commitment to climate action. Transparent reporting on sustainability goals is also becoming essential, with businesses integrating ESG performance into their financial disclosures.

## The UK's 2030 Green Finance Goals & Global Efforts

Governments worldwide are setting ambitious targets to promote green finance. In the United Kingdom, the government has set a target to raise at least 500 million in private finance to support nature's recovery every year by 2027 in England, rising to more than 1 billion per year by 2030. Additionally, the UK aims to achieve full power

decarbonisation by 2030, positioning itself as a leader in green finance and investment.

Internationally, several countries have established frameworks and timelines to enhance their green finance initiatives. The European Union has implemented regulations requiring companies to disclose environmental impacts, aiming for a 55% emission reduction by 2030. Countries like France, Japan, and Portugal have also developed strong green finance policies, reflecting their commitment to sustainable development.

## How We Can Help You Make Sustainable Financial Choices

I'm Priya, and at Abode Financing Ltd, we specialise in providing tailored financial solutions that help individuals, businesses, and property investors integrate sustainability into their financial decisions. Our services include residential mortgages, buy-to-let (BTL) mortgages, semi-commercial, commercial loans, as well as bridging loans, development finance, and land finance. Whether you're looking for green mortgages, sustainable development finance, commercial loans, or protection services, my team and I can guide you towards the best eco-friendly options.

By working with lenders and financial institutions that prioritise green finance, we help our clients secure funding for energy-efficient projects, invest in sustainable businesses, and align their financial plans with their environmental values.

If you're ready to explore green finance options or want expert advice on how to make sustainable financial decisions, get in touch with me today. Together, we can build a greener, more financially secure future.





# Dr. Manmohan Singh: The visionary architect of modern India's economy



**DR. SURENDER KUMAR**  
ALA FELLOW MELBOURNE  
UNIVERSITY AUSTRALIA,  
INDIA. PG CRIMINAL JUSTICE  
CCLBL (LAW)

Dr. Manmohan Singh, the 13th Prime Minister of India (2004–2014), is revered not just as a political leader but as a towering economist who reshaped the contours of the Indian economy. Known for his humble demeanor and unwavering focus on economic reforms, Dr. Singh's legacy is synonymous with the economic liberalization that transformed India into one of the world's fastest-growing economies.

Born on September 26, 1932, in Gah (now in Pakistan), Dr. Singh's journey from a modest background to becoming one of the most influential global leaders is nothing short of inspirational. He graduated from Punjab University before earning his Economics Tripos from the University of Cambridge and a D.Phil from Oxford University. His academic brilliance laid the foundation for his illustrious career as an economist, policymaker, and statesman.

## The Economic Reformer

Dr. Singh's moment of reckoning came in 1991 when he was appointed Finance Minister under Prime Minister P.V. Narasimha Rao. India was facing a dire economic crisis characterized by high inflation, dwindling foreign reserves, and stagnating growth. The nation was on the brink of default.

In this critical period, Dr. Singh introduced groundbreaking economic reforms that liberalized the Indian economy. He dismantled the License Raj, reduced trade barriers, and encouraged foreign investments. These reforms marked a decisive shift from a socialist-driven economy to a market-oriented one, unleashing entrepreneurial energy across the nation.

His words during the 1991 budget speech remain etched in history:

*"No power on earth can stop an idea whose time has come. I suggest to this august House that the emergence of India as a major economic power in the world happens to be one such idea."*

The results were transformative. India's GDP growth accelerated, industries flourished, and millions of people were lifted out of poverty. Dr. Singh's policies laid the groundwork for India's IT and service sectors, which have since become global powerhouses.

## The Statesman Prime Minister

As Prime Minister, Dr. Singh continued to champion economic growth and social inclusion. His tenure saw an average GDP growth rate of over 8% during the early years, making India a preferred destination for global investors. Key initiatives like the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and the Right to Information Act (RTI) exemplified his commitment to inclusive development.

Dr. Singh also emphasized infrastructure development, launching projects like the Golden Quadrilateral and pushing for rural electrification. Under his leadership, India signed the historic India-U.S. Civil Nuclear Agreement, enhancing India's global stature.

## The Legacy

Dr. Singh's leadership wasn't without challenges. Critics point to policy paralysis and corruption scandals during his second term, yet his reputation as a man of integrity and intellect remains untarnished. His ability to navigate India through economic turmoil, his vision for growth, and his unwavering dedication to public service make him one of the most respected figures in Indian history.

## Conclusion

Dr. Manmohan Singh's life is a testament to the power of intellect, humility, and perseverance. From steering India out of an economic crisis to positioning it as a global economic force, his contributions are immeasurable. His story continues to inspire generations, reminding us that true leadership lies in service, vision, and unwavering dedication to the greater good.

## Tribute to the Legend: Dr. Manmohan Singh

Dr. Manmohan Singh is not just a name but a symbol of resilience, intellect, and unwavering dedication to India's progress. His visionary reforms in the 1990s liberated the Indian economy from its shackles, opening up a new era of growth and prosperity. As Prime Minister, he led with dignity, focusing on policies that balanced economic growth with social welfare.

Despite facing criticism and challenges, Dr. Singh remained steadfast in his commitment to the nation. His humility, integrity, and silent yet impactful leadership serve as a model for leaders across the world.

On behalf of millions of Indians, we salute Dr. Manmohan Singh for his lifelong service to the country. His legacy will forever inspire us to dream big, work hard, and serve the nation with honesty and dedication. A true legend, his contributions will echo in the annals of history, reminding us of the power of visionary leadership and quiet determination.

Thank you, Dr. Manmohan Singh, for shaping modern India and leaving an indelible mark on the nation's soul.





## Wild & free: Celebrating World Wildlife Day!

Every year on March 3rd, the world comes together to celebrate World Wildlife Day—a day dedicated to the incredible creatures that share this planet with us. Think of it as a big, wild party where tigers, turtles, and toucans are the guests of honor!

### Why Should We Care?

Imagine a world without the roar of a lion, the dance of a peacock, or the playful mischief of dolphins. Sounds dull, right? Wildlife isn't just about cute Instagram-worthy moments; it plays a huge role in maintaining nature's balance. From pollinating crops to keeping ecosystems in check, every animal has a job. Even the tiniest bees are superheroes in disguise!

### Wildlife in Danger

Sadly, deforestation, pollution, and poaching are crashing this wild party. Many species are on the brink of extinction. If we don't act now, future generations might only see elephants

in history books!

### How Can You Help?

- **Adopt, Don't Shop** – Support ethical wildlife rescue organizations.
- **Say No to Plastic** – Oceans are choking on it, and marine life suffers.
- **Plant More Trees** – More trees mean more homes for wildlife.
- **Support Conservation Efforts** – Even a small donation can help protect endangered species.
- **Spread Awareness** – Talk about it, post about it, and inspire others to take action.

This World Wildlife Day, let's celebrate nature's most amazing creatures and take small steps to keep the wild truly wild. After all, wouldn't it be awesome if the next generation could see real tigers, not just animated ones in movies?



## World Water Day: Every drop counts!

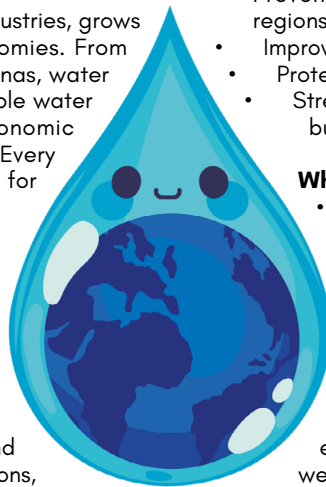
Water is the foundation of life, yet millions of people worldwide lack access to clean and safe water. With climate change, pollution, and overuse, the world is facing an alarming water crisis. World Water Day, observed on March 22nd, is a global reminder of the urgent need to protect and conserve this precious resource for future generations.

### Why Water is Essential for Life

Water isn't just about drinking—it powers industries, grows food, sustains wildlife, and supports economies. From the Amazon Rainforest to the African savannas, water keeps ecosystems thriving. Without sustainable water management, we risk food shortages, economic instability, and the collapse of biodiversity. Every drop matters, and its conservation is crucial for a balanced world.

### The Global Water Crisis

According to the United Nations, over 2 billion people lack access to safe drinking water, while over 4 billion experience severe water scarcity at least one month a year. Countries across Africa, the Middle East, South Asia, and parts of Latin America struggle with droughts, pollution, and inefficient water use. Even in developed nations,



water contamination and wastage are growing concerns. If we continue at this rate, the world could face a severe water crisis by 2050, affecting billions.

### How Water Conservation Can Save Our Future

By taking action now, we can ensure a sustainable water future. Saving water helps to:

- Prevent droughts and water shortages in vulnerable regions.
- Improve food production and health standards globally.
- Protect rivers, lakes, and groundwater from pollution.
- Strengthen economies by ensuring water access for businesses and communities.

### What We Can Do to Save Water

- Fix leaks and avoid water wastage.
- Turn off taps while brushing or washing dishes.
- Use rainwater harvesting systems.
- Support policies promoting clean water access.
- Educate others about water conservation.

This World Water Day, let's commit to making every drop count. Because when we save water, we save life itself.

## World Consumer Rights Day: Your right, your power!

Every year on March 15th, the world marks World Consumer Rights Day, a day dedicated to ensuring that every consumer is treated fairly. Whether you're buying a smartphone, booking a flight, or shopping online, your rights as a consumer matter! This global awareness day is a reminder that consumers deserve honest information, fair prices, and protection from fraud and exploitation.

### Why Consumer Rights Matter

Imagine a world where companies could sell fake products, overcharge without reason, or refuse refunds for faulty goods. Sounds unfair, right? That's exactly why consumer rights exist—to protect people from unethical business practices. Thanks to consumer rights, we can demand safe products, transparent pricing, and fair contracts.

### The Mission Behind Consumer Protection

World Consumer Rights Day is not just about awareness; it's a movement. It's a day to push for better policies, challenge deceptive marketing, and demand accountability from businesses. Organizations like Consumers International and the United Nations have been working for decades to make

sure businesses operate fairly and ethically.

### How Consumer Rights Empower You

- Say No to Scams – Protection from misleading claims and fraud.
- Right to Honest Information – Understand exactly what you're buying.
- Fair Prices, No Hidden Fees – Pay what's right, not what's manipulated.
- A Voice Against Unfair Practices – Raise complaints and seek justice.
- Be a Smart Consumer: What You Can Do
- Educate Yourself & Others – Spread the word about consumer rights.
- Choose Ethical Brands – Support businesses that follow fair practices.
- Report Unfair Practices – Hold companies accountable.
- Raise Awareness Online – Use social media to inform others.

On this World Consumer Rights Day, let's stand together for a marketplace that's fair and transparent for all!

## International Women's Day: Celebrating women, empowering the future

Every year on March 8th, the world comes together to celebrate International Women's Day (IWD)—a day dedicated to recognizing the achievements of women across all fields and advocating for gender equality. This global event is not just about celebration but also about raising awareness of the struggles women face and pushing for a more inclusive and equitable world.

### Why Do We Celebrate International Women's Day?

International Women's Day has its roots in the early 1900s, when women began demanding better working conditions, voting rights, and equal opportunities. The day was officially recognized by the United Nations in 1977, and since then, it has been celebrated worldwide to honor women's contributions to society and to highlight the ongoing fight for equality.

### The Importance of Women in Life

Women are the backbone of families, communities, and economies. From nurturing children to leading businesses, from healing as doctors to teaching as educators, women contribute to every aspect of life. Their strength, resilience, and compassion shape the world in ways often unrecognized. A society that uplifts its women flourishes economically, socially, and culturally.

### How Women Play an Important Role in Society

Women wear multiple hats—mothers, daughters, professionals, leaders, and change-makers—balancing responsibilities with grace. Their roles extend across every sector:

- **In Families:** Women provide emotional support, care, and

stability. They nurture children and shape future generations.

- **In Education:** Women as teachers and mentors impart knowledge, guiding countless individuals towards success.
- **In Business & Economy:** Female entrepreneurs and professionals drive innovation, create jobs, and contribute significantly to the global economy.
- **In Leadership:** Women in politics and governance bring diverse perspectives, promoting fairness and inclusive policies.
- **In Science & Technology:** Women have broken barriers in STEM (Science, Technology, Engineering, and Mathematics), making groundbreaking discoveries.

### How Can We Support and Empower Women?

- **Encourage Education:** Equal access to education ensures that women can reach their full potential.
- **Promote Workplace Equality:** Equal pay and opportunities create a fairer professional environment.
- **Support Women Entrepreneurs:** Investing in women-led businesses strengthens economies.
- **Speak Against Gender Discrimination:** Challenging stereotypes and biases paves the way for a just society.
- **Celebrate Women's Achievements:** Recognizing their contributions inspires future generations.

On this International Women's Day, let's commit to supporting and empowering women in all aspects of life. When women rise, the world rises with them.



# World Theater Day: A Celebration of storytelling and expression



The stage is set, the anticipation builds. As the first spotlight shines, the magic of storytelling begins.

Every year, on March 27th, the world unites to celebrate World Theater Day, a tribute to the art that has captivated hearts for centuries. It is a day dedicated to recognizing the power of theater—how it moves, educates, inspires, and challenges us. From grand Broadway productions to small community performances, theater remains a timeless form of expression, reflecting society and human emotions in their rawest form.

## Why Do We Celebrate World Theater Day?

Established in 1961 by the International Theatre Institute (ITI), World Theater Day highlights the cultural, social, and educational significance of the performing arts. Throughout history, theater has been a medium for storytelling, shaping civilizations, challenging norms, and providing a voice to those who need it most.

Each year, a globally renowned figure delivers the World Theater Day Message, inspiring artists and audiences alike

to celebrate the transformative power of theater.

## The Importance of Theater in Our Lives

Theater is more than just entertainment—it is an immersive experience that brings stories to life, making us laugh, cry, and reflect. It plays a crucial role in:

- Preserving Culture & History – Traditional performances pass down stories and heritage from one generation to another, keeping cultural narratives alive.
- Encouraging Empathy – Watching characters navigate emotions and struggles fosters understanding, tolerance, and compassion.
- Educating & Inspiring Change – Theater has long been a platform for addressing societal issues and sparking conversations about justice, equality, and humanity.
- The Role of Theater in Society
- A Mirror to Reality – Plays and performances highlight social issues, from politics to personal struggles, making theater a powerful tool for change.
- A Form of Healing – Theater therapy is used in mental health care, helping individuals express emotions and

process experiences.

- A Community Connector – Local theaters bring people together, fostering a sense of belonging and shared experiences.

## How Can We Support the Theater?

Attend Local Plays – Supporting artists helps keep theater alive and thriving.

- Encourage Arts Education – Schools should continue to promote drama and performance arts to nurture young talent.
- Celebrate Diversity in Storytelling – Theater should be inclusive and represent voices from all backgrounds.
- Use Theater as a Platform for Awareness – Advocating for important causes through performances can create real impact.
- Final Bow: The Magic Lives On

As the curtain falls and the applause echoes, World Theater Day reminds us of the magic that unfolds on stage. Whether as an actor, director, or audience member, we all play a part in keeping the spirit of theater alive. Let's celebrate the art that connects us, challenges us, and brings us joy.



# The power of recycling: Celebrating Global Recycling Day

## A Day for Our Planet

Every year, March 18th marks Global Recycling Day, a crucial reminder of the power of recycling in protecting our planet. Established in 2018 by the Global Recycling Foundation, this day aims to highlight the importance of recycling as a key pillar of sustainability.

## Why Recycling Matters More Than Ever

The world generates a staggering 2.01 billion tonnes of municipal solid waste annually, with at least 33% not managed in an environmentally safe manner. The impact of this waste mismanagement is devastating—landfills overflow, oceans are polluted, and ecosystems suffer.

## Key Facts About Recycling:

- The UK recycles around 45% of its household waste, but there's still room for improvement.
- Recycling just one aluminum can save enough energy to run a television for three hours.
- Every year, recycling saves over 700 million tonnes of CO2 emissions worldwide, equivalent to taking millions of cars off the road.
- By 2050, if we don't improve recycling rates, the amount of plastic in the ocean could outweigh fish.

## The Role of Recycling in Sustainable Development

### 1. Reducing Pollution and Greenhouse Gas Emissions

Recycling significantly reduces air, water, and land pollution. When materials like paper, plastic, and metal are recycled, less energy is needed compared to producing new products from raw materials. This means fewer greenhouse gas emissions, which helps combat climate change.

### 2. Conserving Natural Resources

Many resources on Earth are finite. Recycling helps preserve these by reducing the demand for virgin materials. For example:

- Recycling one ton of paper saves 17 trees.
- Recycling steel conserves iron ore, coal, and limestone.
- Recycling plastic reduces the need for petroleum, a non-renewable resource.

### 3. Creating Jobs and Boosting the Economy

The recycling industry is a major economic contributor. In the UK alone, it supports more than 50,000 jobs and generates billions in revenue. A well-established recycling system fosters economic growth while promoting environmental responsibility.

### 4. Protecting Marine and Wildlife

Plastic pollution is a silent killer. Every year, over 1 million marine animals die due to plastic waste in oceans. Recycling minimizes this threat by keeping plastics out of waterways and ensuring they are repurposed.

## Success Stories in Recycling: Global Impact

### 1. Sweden: A Zero-Waste Champion

Sweden has taken recycling to the next level with its "waste-to-energy" program, where over 99% of household waste is either recycled or converted into energy. The country even imports waste from other nations to power its energy plants!

### 2. South Korea: A Food Waste Revolution

South Korea has implemented one of the world's most effective food waste recycling systems. More than 95% of food waste is now recycled into compost, animal feed, and biofuels.

### 3. Germany: Leading in Recycling Rates

Germany boasts the highest recycling rate in the world, with over 67% of its municipal waste being recycled. Their strict waste separation laws and deposit refund system for bottles encourage citizen participation.

### 4. The Netherlands: Circular Economy in Action

The Netherlands is pioneering circular economy initiatives, with a national goal to make the economy 100% circular by 2050. This means all waste will be repurposed into new materials rather than discarded.

## UK Success Stories in Recycling

The UK has made significant strides in recycling innovation, setting an example for the world. Here are some inspiring success stories:

### 1. Bio-bean: Turning Coffee Grounds into Biofuel

In the UK, an estimated 500,000 tonnes of coffee waste is produced annually. Bio-bean, a London-based company, transforms used coffee grounds into biofuels. This initiative has helped reduce CO2 emissions and provided an alternative to fossil fuels.

### 2. Vegware: Compostable Packaging Solutions

Edinburgh-based company Vegware produces compostable food packaging, reducing plastic waste in the food industry. Their sustainable products decompose naturally, unlike traditional plastic containers that take hundreds of years to break down.

### 3. Repair Cafés: Fighting E-Waste

The UK is one of the biggest producers of electronic waste (e-waste). Initiatives like Fixing Factory in Camden help people repair electronic devices instead of discarding them. This reduces landfill waste and extends the lifespan of electronic products.

### 4. Recycle Scotland: Repurposing Office Furniture

Every year, UK businesses dispose of 1.8 million chairs and 1.2 million desks. Recycle Scotland rescues and refurbishes these items, preventing waste while offering affordable furniture solutions to companies.

The stage is set for change. The question is—will you play your part?



# Together against TB: A healthier future starts now

Every year on March 24, the world observes World Tuberculosis (TB) Day to raise awareness about this deadly yet curable disease. The day marks the discovery of the TB-causing bacteria by Dr. Robert Koch in 1882, a breakthrough that paved the way for diagnosis and treatment. Despite medical advancements, TB remains a major public health issue, affecting millions worldwide.

## Why Do We Observe World TB Day?

The main goal of World TB Day is to educate, advocate, and encourage action to end the global TB epidemic. TB is one of the world's deadliest infectious diseases, claiming over 1.5 million lives annually. This day is an opportunity to:

- Spread awareness about TB prevention and treatment.
- Push governments and organizations to invest in TB research.
- Promote early detection and timely treatment.
- Support those affected by TB and reduce stigma.

## The Global Fight Against TB: Why Action is Urgent

TB is preventable and curable, yet millions continue to suffer due to lack of awareness, misdiagnosis, and inadequate healthcare access. In many countries, especially in low-income communities, TB disproportionately affects the most vulnerable populations.

This year, the global TB campaign urges everyone to act now, invest now, and deliver now to eliminate TB. Progress has been made, but we need accelerated efforts, including:

- AI-assisted digital radiology to improve early detection, especially in high-risk populations.
- Rapid molecular tests for quicker and more accurate diagnosis.
- Shorter, fully oral treatments supported by telemedicine for better adherence and patient outcomes.

## Ending TB Together: Prevention, Treatment, and Recovery

For those diagnosed with TB, medical treatment is the first and most crucial step. However, lifestyle changes, including diet

and exercise, play a vital role in recovery.



## Nutritional Support for TB Patients

A balanced diet is essential for recovery. Patients should focus on:

- Protein-rich foods (eggs, fish, lentils) for muscle repair.
- Vitamin-rich fruits & vegetables to strengthen immunity.
- Dairy products for calcium and energy.
- Hydration to keep the body detoxified.

## Prevention: How to Stop TB from Spreading

Preventing the spread of TB is as crucial as treating it. Here are key preventive measures:

- Early diagnosis & treatment: Seek medical help if you have a persistent cough lasting more than two weeks.
- Wear a mask: TB is airborne; covering the mouth while coughing or sneezing prevents infection.
- Ventilate rooms: TB bacteria spread in enclosed spaces, so fresh air circulation is important.
- Healthy lifestyle: Strengthening the immune system reduces TB risk.
- Vaccination: The BCG vaccine is commonly administered to prevent TB, especially in children.

## The Role of Governments & Organizations in Ending TB

Governments and health organizations worldwide are working to eliminate TB. Some key initiatives include:

- The WHO's End TB Strategy, aiming to reduce TB deaths by 90% by 2030.
- Funding for new treatments and diagnostic tools to improve patient outcomes.

- Awareness campaigns that educate the public and reduce stigma.
- Free TB screening and medication programs in high-risk areas.

## How Can Society Help in Curing TB?

Fighting TB requires a collective effort, not just from governments but also from society as a whole. Here's how different groups can contribute:

### 1. Community Support & Education

- Organize awareness programs to educate people about TB symptoms, prevention, and treatment.
- Distribute informative materials in schools, workplaces, and public places.

### 2. Workplace Initiatives

- Employers can provide health check-ups and TB screenings for workers.
- Implement policies that support TB patients, such as medical leave and workplace safety measures.

### 3. Schools & Universities

- Conduct TB awareness workshops for students.
- Encourage vaccination drives and promote healthy hygiene habits.

### 4. Community Health Workers & Volunteers

- Help in tracking and supporting TB patients to ensure they complete their treatment.
- Assist in transporting patients to healthcare centers for check-ups and medications.

### 5. Religious & Social Organizations

- Host support groups for TB patients to reduce social stigma.
- Partner with health departments to organize free TB screening camps.

### 6. Media & Influencers

- Use platforms like TV, social media, and newspapers to spread awareness.
- Share stories of TB survivors to inspire early testing and treatment.

**Act now. Invest now. Deliver now. Together, we can end TB!**

## April 2025 Horoscope: What's in the Stars for You?

April 2025 is a month of transformation, realignment, and self-reflection. With planetary movements stirring emotions, opportunities, and challenges, each zodiac sign will experience shifts in different areas of life. Whether it's love, career, finances, or personal growth, this month is all about embracing change and navigating it wisely. Let's explore what the stars have in store for you.



**Aries:** Happy Birthday, Aries! April is a time of personal power, new beginnings, and self-reflection. With the Sun shining in your sign, you'll feel more energized and ready to take on new challenges. However, you may also feel the lingering effects of the eclipse from last month, which could push you toward making significant decisions. Take time to assess your goals before rushing into action. Mid-month, Mercury retrograde could bring some delays or miscommunications, so double-check details in important conversations. Financially, things may stabilize toward the end of the month.

exciting opportunities, but ensure all agreements are well-structured before committing. The latter half of the month is great for creative projects or personal learning.

**Cancer:** Your professional life takes center stage this month, Cancer. The Sun in Aries highlights career growth, public image, and new responsibilities. This is a great time to step up and take charge of projects that can bring long-term success. However, be mindful of Mercury retrograde, which might cause delays or require you to revisit past work. Emotionally, balance is key—don't let work overwhelm your personal life.



**Taurus:** Taurus, this is a month of inner growth and clarity. The first half of April may feel a little slow due to Venus retrograde, which concludes on April 12. You may have been questioning certain relationships or financial matters, but after mid-month, you'll have the clarity to move forward. The Sun enters your sign on April 19, marking a period of self-care and celebration. This is a great time to plan ahead, set intentions, and focus on what truly matters.

**Leo:** Leo, adventure and expansion are calling! Whether it's travel, education, or new experiences, April is a great month to broaden your horizons. The Sun in Aries brings optimism and a desire to learn something new. If you've been considering higher education or a new skill, now is the perfect time to start. Relationships may require extra patience, especially during Mercury retrograde. Take things slow and avoid jumping to conclusions.



**Gemini:** April brings a strong focus on friendships, communication, and networking. You'll be in high demand socially, but with Mercury retrograde later in the month, misunderstandings could arise. Be clear in your words and avoid making impulsive decisions. Career-wise, collaborations could bring

**Virgo:** April is a transformative month for you, Virgo. With the Sun in Aries, financial matters and shared resources take priority. You might find yourself reassessing investments or discussing joint ventures. This is also a time for emotional healing—past issues could resurface for closure. Mercury retrograde may cause some miscommunication, so be clear in discussions related to money or personal relationships.







**Libra:** Relationships take the spotlight this month, Libra. Whether it's romantic, professional, or friendships, April will push you to deepen connections and resolve conflicts. The Sun in Aries highlights partnerships, and you may feel the need to redefine what you truly want. If an old relationship issue resurfaces due to Mercury retrograde, use this as an opportunity to address and heal past wounds.



**Scorpio:** April is all about health, routines, and work-life balance for you, Scorpio. The Sun in Aries brings focus to daily habits, urging you to take better care of yourself. If you've been neglecting exercise, diet, or mental well-being, this is the time to make positive changes. Mercury retrograde may bring some work-related challenges, so be extra patient with deadlines and communication.



**Sagittarius:** Creativity and joy are in full bloom this April, Sagittarius! With the Sun in Aries lighting up your 5th house, it's a great time for artistic expression, hobbies, and romance. If you've been wanting to start a creative project, this is your moment. However, Mercury retrograde might bring delays, so be patient. Love life looks exciting, but avoid rushing into anything serious too quickly.

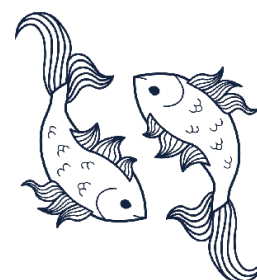
**Capricorn:** Home and family take center stage this month, Capricorn. Whether it's relocating, redecorating, or reconnecting with loved ones, April encourages you to focus on your personal space. Mercury retrograde might bring back past family discussions or issues, allowing you to resolve them with a fresh perspective. This is also a good time for emotional healing.



**Aquarius:** April is a busy month for you, Aquarius. Communication, learning, and networking will be key themes. The Sun in Aries encourages you to engage in new ideas, but with Mercury retrograde in play, be extra cautious with contracts and important discussions. Misunderstandings may arise, so clarity is crucial. This is also a good time to revisit old projects and give them a fresh spin.

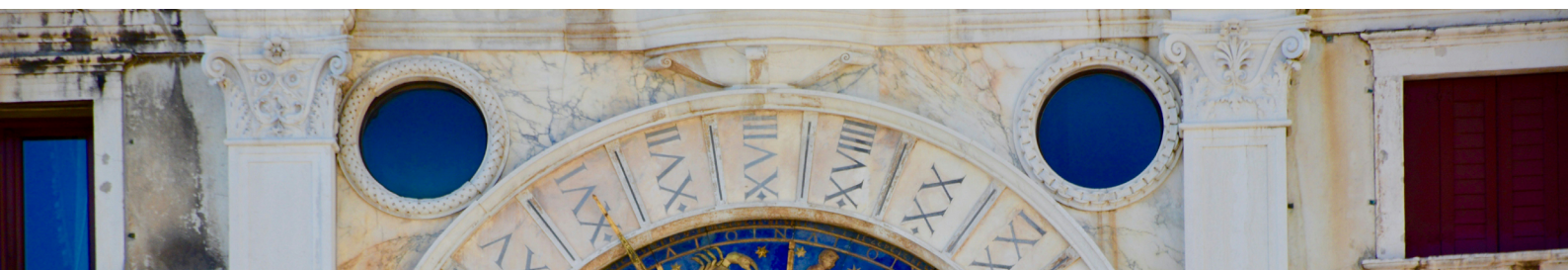


**Pisces:** Finances and personal values are in focus this month, Pisces. The Sun in Aries highlights your income and financial security, making this a good time to reassess your spending habits. Mercury retrograde may cause some unexpected expenses or delays in payments, so be prepared. On the personal side, you may feel the need to set boundaries with others and focus more on self-worth.



Overall, this month encourages reflection, transformation, and realignment across all zodiac signs. Whether it's career growth, love, or personal development, the key is to embrace change with a positive mindset. Mercury retrograde will test patience, but it also offers opportunities to revisit and refine past decisions. Trust that the stars are guiding you toward greater fulfillment.

Happy April, and may the universe bring you clarity and success!





# IGC

PROMOTING UNITY

MARCH 2025

B U S I N E S S   N E T W O R K   E D I T I O N

For more information, visit us at [www.ishkama.co.uk](http://www.ishkama.co.uk)



Heal your Mind, Body & Soul

© ISHKAMA GLOBAL CHANGE

All Rights Reserved

**Founder:** Abhnash K Bains

**Editor:** Broomling Technologies, **Chief Editor:** Minakshi Koch, **Director:** Dr. Rinki Sharma

**Advisory Board:** Pavani Ladiwal, Pankaj Ladiwal, **Content Writer:** Sharda Patidar

X @ishkama1

  @ishkama\_01